Bihar have compiled these estimates for 1983-84 and 1984-85. The estimate for 1985-86 are not yet available.

(b) There has been no fall in the per capita income of Bihar during 1983-84 and 1984-85 as per estimates prepared by the State Government.

(c) and (d) Questions lo not arise.

Ten rise to cost India Rs. 3. 2 billion

1919. SHRIMATI KRISHNA KAUL: Will the PRIME MINISTER be plea-ed to state:

(a) whether Governments attention has been drawn to a news item **that** appeared in the Hindustan Times dated the 16th December, 1986 under the caption Yen rise to cost India Rs. 3. 2 billion per year regarding the effect of change of rate of the Rupee vis-a-vis Japanese Yen, if so, the details thereof; and

(b) the action taken by Government in this regard?

THE MINISTER OF STATE OF THE MINISTRY OF PETROLEUM AND NATURAL GAS AND THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BRAHM DU. TT): (a) and (b) Yes, Sir. The news item referred to the views expressed at the meeting of the India-Japan Business Cooperation Committee in regard to the appreciation in the value of Japanese Yen.

The exchange rate, of the rupee is fixed with reference to the value of *a basket of currencies, - mainly of countries which are India's major trading partners. The exchange rates between the rupee and other currencies move upward or downward depending upon the fluctuations in the value of these currencies. In a regime of floating exchange atres, ft is Wither possible nor appropriate to **make** a forecast of anv loss or sain to the country from trade|flnandal transactions.

Banks overcharging for service*

1920. SHRIMATI KRISHNA KAUL: Will the PRIME MINISTER be pleas ed to state:

(a) whether Governments atten tion has been drawn to a news item that appeared in the Hindustan Times dated 3rd January, 1987 under the caption 'Banks Overcharging for Services'; if so, tha details thereof; and

(b) the steps Government are tak ing to protect the customers?

THE MINISTER OF STATE IN **THE** MINISTRY OF FINANCE **(SHRJ** JANARDHAN POOJARI): (a) **and** (b) Government have seen **the** report referred to in the question. **It** had alleged that the nationalised banks werp earning substantial revenue by the higher service charges fixed arbitrarily by them to meet their escalating expenditure.

The public sector banks have re. vised their service charges including those for issue of demand drafts and collection of outstation cheques. These revisions have been effscted with the objective of covering at least partially the costs incurred by the banks in rendering such services to the customers. The revised. service charges are based on cost inputs of the banks in relation to their services.

Complaints lodged with LIC forpayment of claims nnder AccidentBenefit Scheme

1921. DR. SAPTT KALDATE: Will, the PRIME MINISTER be pleased **to** state:

(a) whether it is a fact that several complaints have been iodged with the Life Insurance Corporation for **non-**recovery of claims | non payment cl claims with regard to policies ssued under 'Accident Benefit Scheme';